

STATE OF WASHINGTON



OFFICE OF  
INSURANCE COMMISSIONER

*In the Matter of*

**Fred A. Wiggers**  
**DBA: Fred Wiggers Insurance,**

*Licensee.*

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No. D 03 - 02

ORDER REVOKING LICENSE

To: Fred A. Wiggers  
DBA: Fred Wiggers Insurance  
8616 146<sup>th</sup> St. Ct. E.  
Puyallup, WA 98375

IT IS ORDERED AND YOU ARE HEREBY NOTIFIED that your license is REVOKED, effective January 22, 2003, pursuant to RCW 48.17.530 and 48.17.540(2).

THIS ORDER IS BASED ON THE FOLLOWING:

1. On July 24, 2001, on behalf of Manilal Devganina, Kelly Motel, Barstow, California, you submitted an application for insurance for the period September 19, 2001 to September 19, 2002, and secured insurance through Trinity Insurance Services. The annual premium was \$1,074.00. Mr. Devganina paid you \$268.50, by check number 2974, on September 11, 2001 and \$805.50, by check number 2979, on October 11, 2001. You have only accounted for \$141.75, which you paid to Trinity Insurance Services on September 24, 2001.
2. Office of Insurance Commissioner (OIC) Investigator Marianne Wise requested your written response to specific questions related to the business of insurance by letters dated July 8, July 29, August 12, October 15, and October 30, 2002. You failed to adequately respond in writing to the questions asked by the investigator and, to date, have failed to properly account for premiums required to be held in trust, as required by RCW 48.17.480.

By reason of your conduct you have shown yourself to be, and are so deemed by the Commissioner, untrustworthy and a source of injury and loss to the public and not qualified to be an insurance agent in the State of Washington. Accordingly, your license is revoked pursuant to RCW 48.17.070, and RCW 48.17.530(1), (b), and (h).

IT IS FURTHER ORDERED that you return your insurance agent's license certificate to the Commissioner on or before the effective date of the revocation of your license, as required by RCW 48.17.530(4).

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NOTICE CONCERNING YOUR RIGHT TO A HEARING. Please note that a detailed summary of your right to contest this Order is attached. Briefly, if you are aggrieved by this Order, RCW 48.04.010 permits you to demand a hearing. Pursuant to that statute and others: You must demand a hearing, in writing, within 90 days after the date of this Order, which is the day it was mailed to you, or you will waive your right to a hearing. Your demand for a hearing must specify briefly the reasons why you think this Order should be changed. If your demand for a hearing is received by the Commissioner before the effective date of the revocation, then the revocation will be stayed (postponed) pending the hearing, pursuant to RCW 48.04.020. Upon receipt of your demand for hearing, you will be contacted by an assistant of the Chief Hearing Officer to schedule a teleconference with you and the Insurance Commissioner's Office to discuss the hearing and the procedures to be followed.

Please send any demand for hearing to Insurance Commissioner, attention Scott Jarvis, Deputy Insurance Commissioner, Office of the Insurance Commissioner, P.O. Box 40257, Olympia, WA 98504-0257.

ENTERED AT LACEY, WASHINGTON, this 2<sup>nd</sup> day of January, 2003.

MIKE KREIDLER  
Insurance Commissioner

By

SCOTT JARVIS  
Deputy Commissioner

Investigator: Marianne Wise